

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mark Anthony Pratt
Renata C. Motayne
Debtors

Case No. 17-03440-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 30, 2022

User: AutoDocke
Form ID: 3180W

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Mark Anthony Pratt, Renata C. Motayne, P.O. Box 307, Albrightsville, PA 18210-0307
4959187	+ California Coast University, 925 N. Spurgeon St., Santa Ana, CA 92701-3700
4979103	+ Citizens Bank of Pennsylvania, 10561 Telegraph Road, Glen Allen, VA 23059-4577
4959197	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
4959198	Liberty Mutual, PO Box 8090, Wausau, WI 54402-8090
4959200	+ McCabe, Weisberg and Conway, P.C., 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
4959209	Towamensing Trails POA, P.O. Box 100, Albrightsville, PA 18210-0100

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Nov 30 2022 23:48:00	AmeriCredit Financial Services, Inc. A/C dba GM Fi, P O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 30 2022 18:44:00	Legacy Mortgage Asset Trust 2020-SL1, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 30 2022 18:44:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4975954	EDI: PHINAMERI.COM	Nov 30 2022 23:48:00	AmeriCredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853, Arlington, TX 76096
4961540	+ EDI: PHINAMERI.COM	Nov 30 2022 23:48:00	Americredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
4959184	Email/Text: bankruptcydpt@mcmcg.com	Nov 30 2022 18:44:00	Atlantic Credit & Finance, P.O. Box 13386, Roanoke, VA 24033-3386
4959186	Email/Text: BNBSB@capitalsvcs.com	Nov 30 2022 18:44:00	Bryant State Bank, P.O. Box 5161, Sioux Falls, SD 57117
5004585	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 30 2022 18:46:25	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4959188	+ EDI: CAPITALONE.COM	Nov 30 2022 23:48:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4959189	^ MEBN	Nov 30 2022 18:39:02	Citizens Bank, N.A., 10561 Telegraph Rd., Glen Allen, VA 23059-4577
4959190	+ Email/Text: bankruptcy@consumerportfolio.com	Nov 30 2022 18:44:00	Consumer Portfolio Services, Inc., P.O. Box 57071, Irvine, CA 92619-7071
4959191	+ EDI: CCS.COM	Nov 30 2022 23:48:00	Credit Collection Service, 725 Canton St.,

			Norwood, MA 02062-2679
4959192	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 30 2022 18:46:24	CreditOne, P.O. Box 98873, Las Vegas, NV 89193-8873
4959193	Email/Text: BNSFN@capitalsvcs.com	Nov 30 2022 18:44:00	First National Credit Card, P.O. Box 5097, Sioux Falls, SD 57117-5097
4959195	Email/Text: BNSFS@capitalsvcs.com	Nov 30 2022 18:44:00	First Savings Credit Card, P.O. Box 5019, Sioux Falls, SD 57117
4959185	Email/Text: BNBLAZE@capitalsvcs.com	Nov 30 2022 18:44:00	Blaze Mastercard, P.O. Box 5096, Sioux Falls, SD 57117
4959194	EDI: AMINFOFP.COM	Nov 30 2022 23:48:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
4959196	EDI: PHINAMERI.COM	Nov 30 2022 23:48:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
5004613	Email/PDF: resurgentbknotifications@resurgent.com	Nov 30 2022 18:46:25	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5179311	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 30 2022 18:44:00	Legacy Mortgage Asset Trust 2018-SL1, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5004562	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 30 2022 18:46:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
4959201	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 30 2022 18:46:24	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
4995825	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 30 2022 18:44:00	Midland Funding, LLC, Midland Credit Management, Inc. as, Agent for Midland Funding, LLC, PO Box 2011, WARREN, MI 48090-2011
4959202	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 30 2022 18:44:00	Midland Funding, LLC, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2710
4990292	EDI: PRA.COM	Nov 30 2022 23:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4959230	+ EDI: RECOVERYCORP.COM	Nov 30 2022 23:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4989436	+ EDI: JEFFERSONCAP.COM	Nov 30 2022 23:48:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5009330	EDI: Q3G.COM	Nov 30 2022 23:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5097266	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 30 2022 18:44:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5363835	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 30 2022 18:44:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
4959204	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 30 2022 18:44:00	Specialized Loan Servicing LLC, P.O. Box 636005, Littleton, CO 80163-6005
5363836	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 30 2022 18:44:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
4959205	EDI: RMSC.COM	Nov 30 2022 23:48:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
4959206	EDI: RMSC.COM	Nov 30 2022 23:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

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4959207	EDI: RMSC.COM	Nov 30 2022 23:48:00	Synchrony Bank/Wal-Mart, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5004139	+ Email/Text: bncmail@w-legal.com	Nov 30 2022 18:44:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4959208	+ EDI: WTRRN BANK.COM	Nov 30 2022 23:48:00	Target National Bank, c/o Target Credit Services, P.O. Box 1581, Minneapolis, MN 55440-1581
4968087	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 30 2022 18:44:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
4969676	*+	CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
4959199	*+	Mark Anthony Pratt, P.O. Box 307, Albrightsville, PA 18210-0307
4959203	*+	Renata C. Motayne, P.O. Box 307, Albrightsville, PA 18210-0307
5097267	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5113477	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5113478	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5355965	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5355966	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Legacy Mortgage Asset Trust 2018-SL1 bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com
Mary F Kennedy	on behalf of Creditor Citizens Bank of Pennsylvania mary@javidianlaw.com

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coleen@javardianlaw.com;chris.cummins@javardianlaw.com;angie.harrigan@javardianlaw.com

Tullio DeLuca

on behalf of Debtor 2 Renata C. Motayne tullio.deluca@verizon.net

Tullio DeLuca

on behalf of Debtor 1 Mark Anthony Pratt tullio.deluca@verizon.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Mark Anthony Pratt

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6239

EIN --

Debtor 2

Renata C. Motayne

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5316

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-03440-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Mark Anthony Pratt
aka Mark A. Pratt, aka Mark PrattRenata C. Motayne
aka Renata C. Motayne, aka Renata Charmaine
Motayne, aka Renata Pratt, aka Renata
Motayne-Pratt, aka Renata C. Pratt**By the
court:**11/30/22Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.